

Gregory A. Ross
LAW OFFICE OF GREGORY A. ROSS, P.C.
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State Bar No. 17302500
Attorney for POSTEL FAMILY CREDIT UNION

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF TEXAS
WICHITA FALLS DIVISION**

IN RE:

JIMMY DEAN ANDREWS,

Debtor.

Case No. 16-70168-HDH-13

(Chapter 13)

**POSTEL FAMILY CREDIT UNION'S
RESPONSE TO TRUSTEE'S NOTICE OF FINAL CURE PAYMENT**

POSTEL FAMILY CREDIT UNION, Creditor, hereby responds to Trustee's Notice of Final Cure Payment ("Notice") dated May 31, 2019 and filed as Docket No. 30.

Final Cure Amount

- ☒ Agrees that the Trustee has paid the amount listed on the Notice towards the Creditor's Claim.
- ☐ Disagrees that the Trustee has paid the amounts listed on the Cure Notice towards the Creditor's Claim. Creditor states the total amount received as of the date of the Cure Notice is \$_____ (Attached is an itemized Statement of amounts paid through the date listed on the Statement).

Monthly Ongoing Mortgage Payment

Mortgage is Paid:

☐ Through the Chapter 13 Conduit

☒ Direct by the Debtor

The Debtor is delinquent with respect to his post-petition payments, fees and costs as of the date of the Notice and states that the total amount to cure the post-petition arrears is: \$1,019.99.

Attached is an itemized Statement of the post-petition arrearage due through the date listed on the Statement. The outstanding amounts identified on the Statement do not reflect amounts that become due after the date listed thereon, including any fees that may have been incurred in the preparation, filing or prosecution of this Notice.

The outstanding amounts identified on the attached Statements may not, due to timing, reflect all payments sent to Creditor as of the date stated therein. In addition, the amounts due may include payments reflected on the Notice, but which have not yet been received and/or processed by Creditor.

Respectfully submitted,

LAW OFFICE OF GREGORY A. ROSS, P.C.
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By: /s/ Gregory A. Ross
Gregory A. Ross
State Bar No. 17302500

CERTIFICATE OF SERVICE

I hereby certify that a true copy of the foregoing was on June 1⁹, 2019, duly served on all parties of interest.

/s/ Gregory A. Ross
Gregory A. Ross

Exhibit "A"

MS5252R
QUSERPOSTEL FAMILY CREDIT UNION
MEMBER ACCOUNT HISTORY

AD

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ACCT.# XXXXX3837

ANDREWS, JIMMY D.
PO BOX 43
HOLLIDAY, TX 76366

TEL. NUMBER : (940) 235-5374

DATES 5/31/16 THRU 6/18/19

DATE	TRANSACTION DESCRIPTION	REF NUMBR	TOTAL TRAN AMT	LOAN INT AMT	LOAN PRIN AMT	ACCOUNT BALANCE
LOAN SUFFIX 020 DEED OF TRUST						
6/01/16	FTF XX3453-005 60116		966.14-	259.50		
	6/01/16 FT Transfer Pmt					
6/01/16	ESCROW DEPOSIT 60116		323.59		323.59	81094.02
	6/01/16 FT Transfer Pmt					
6/30/16	FTF XX3453-005 63016		966.14-	249.67	716.47	80377.55
	6/30/16 FT Transfer Pmt					
6/30/16	ESCROW DEPOSIT 63016		323.59		323.59	80701.14
	6/30/16 FT Transfer Pmt					
8/01/16	FTF XX3453-005 80116		966.14-	274.16	691.98	80009.16
	8/01/16 FT Transfer Pmt					
8/01/16	ESCROW DEPOSIT 80116		323.59		323.59	80332.75
	8/01/16 FT Transfer Pmt					
9/01/16	FTF XX3453-005 90116		966.14-	264.38	701.76	79630.99
	9/01/16 FT Transfer Pmt					
9/01/16	ESCROW DEPOSIT 90116		323.59		323.59	79954.58
	9/01/16 FT Transfer Pmt					
10/03/16	FTF XX3453-005 100316		966.14-	271.63	694.51	79260.07
	10/03/16 FT Transfer Pmt					
10/03/16	Escrow Transfer 100316		323.59		323.59	79583.66
	10/03/16 FT Transfer Pmt					
10/31/16	FTF XX3453-005 103116		966.14-	236.57	729.57	78854.09
	10/31/16 FT Transfer Pmt					
12/02/16	FTF XX3453-005 120216		966.14-	267.89	698.25	78155.84
	12/02/16 FT Transfer Pmt					
12/02/16	Escrow Transfer 120216		323.59		323.59	78479.43
	12/02/16 FT Transfer Pmt					
1/03/17	FTF XX3453-005 10317		966.14-	266.61	699.53	77779.90
	1/03/17 FT Transfer Pmt					
1/03/17	Escrow Transfer 10317		323.59		323.59	78103.49
	1/03/17 FT Transfer Pmt					
1/31/17	FTF XX3453-005 13117		966.14-	232.17	733.97	77369.52
	1/31/17 FT Transfer Pmt					
1/31/17	Escrow Transfer 13117		323.59		323.59	77693.11
	1/31/17 FT Transfer Pmt					
3/01/17	FTF XX3453-005 30117		966.14-	239.20	726.94	76966.17
	3/01/17 FT Transfer Pmt					
3/01/17	Escrow Transfer 30117		323.59		323.59	77289.76
	3/01/17 FT Transfer Pmt					
3/31/17	FTF XX3453-005 33117		966.14-	246.16	719.98	76569.78
	3/31/17 FT Transfer Pmt					
3/31/17	Escrow Transfer 33117		323.59		323.59	76893.37
	3/31/17 FT Transfer Pmt					
5/01/17	FTF XX3453-005 50117		1121.90-	253.06	868.84	76024.53
	5/01/17 FT Transfer Pmt					
5/01/17	Escrow Transfer 50117		479.35		479.35	76503.88

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POSTEL FAMILY CREDIT UNION
MEMBER ACCOUNT HISTORY

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Date	Description	Account	Debit	Credit	Balance
5/01/17	FT Transfer Pmt				
6/01/17	FTF XX3453-005 60117	1121.90-	251.78	870.12	75633.76
6/01/17	FT Transfer Pmt				
6/01/17	Escrow Transfer 60117	479.35		479.35	76113.11
6/01/17	FT Transfer Pmt				
7/05/17	FTF XX3453-005 70517	1121.90-	274.74	847.16	75265.95
7/05/17	FT Transfer Pmt				
7/05/17	Escrow Transfer 70517	479.35		479.35	75745.30
7/05/17	FT Transfer Pmt				
8/07/17	FTF XX3453-005 80717	1121.90-	265.37	856.53	74888.77
8/07/17	FT Transfer Pmt				
8/07/17	Escrow Transfer 80717	479.35		479.35	75368.12
8/07/17	FT Transfer Pmt				
9/01/17	FTF XX3453-005 90117	1121.90-	200.03	921.87	74446.25
9/01/17	FT Transfer Pmt				
9/01/17	Escrow Transfer 90117	479.35		479.35	74925.60
9/01/17	FT Transfer Pmt				
10/03/17	FTF XX3453-005 100317	1121.90-	254.54	867.36	74058.24
10/03/17	FT Transfer Pmt				
10/03/17	Escrow Transfer 100317	479.35		479.35	74537.59
10/03/17	FT Transfer Pmt				
11/03/17	FTF XX3453-005 110317	1121.90-	245.31	876.59	73661.00
11/03/17	FT Transfer Pmt				
11/03/17	Escrow Transfer 110317	479.35		479.35	74140.35
11/03/17	FT Transfer Pmt				
12/04/17	FTF XX3453-005 120417	1121.90-	244.00	877.90	73262.45
12/04/17	FT Transfer Pmt				
12/04/17	Escrow Transfer 120417	479.35		479.35	73741.80
12/04/17	FT Transfer Pmt				
1/17/18	FTF XX3453-005 11718	1111.90-	344.46	767.44	72974.36
1/17/18	FT Transfer Pmt				
1/17/18	LATE PAYMENT FEE 11718	10.00-	10.00		72974.36
1/17/18	Escrow Transfer 11718	479.35		479.35	73453.71
1/17/18	FT Transfer Pmt				
2/16/18	FTF XX3453-005 21618	1111.90-	233.94	877.96	72575.75
2/16/18	FT Transfer Pmt				
2/16/18	LATE PAYMENT FEE 21618	10.00-	10.00		72575.75
2/16/18	Escrow Transfer 21618	479.35		479.35	73055.10
2/16/18	FT Transfer Pmt				
3/16/18	FTF XX3453-005 31618	1121.90-	217.16	904.74	72150.36
3/16/18	FT Transfer Pmt				
3/16/18	Escrow Transfer 31618	479.35		479.35	72629.71
3/16/18	FT Transfer Pmt				
5/14/18	FTF XX3453-005 51418	1111.90-	454.93	656.97	71972.74
5/14/18	FT Transfer Pmt				
5/14/18	LATE PAYMENT FEE 51418	10.00-	10.00		71972.74
5/14/18	Escrow Transfer 51418	464.70		464.70	72437.44
5/14/18	FT Transfer Pmt				
7/15/18	FTF XX3453-005 71518	1089.77-	476.80	612.97	71824.47
7/15/18	FT Transfer Pmt				
7/15/18	LATE PAYMENT FEE 71518	32.13-	32.13		71824.47
7/15/18	Escrow Transfer 71518	464.70		464.70	72289.17
7/15/18	FT Transfer Pmt				
7/30/18	FTF XX3453-005 73018	1075.12-	115.12	960.00	71329.17
7/30/18	FT Transfer Pmt				
7/30/18	LATE PAYMENT FEE 73018	32.13-	32.13		71329.17

MS5252R QUSER	POSTEL FAMILY CREDIT UNION MEMBER ACCOUNT HISTORY	AD 6/18/19	PAGE 11:11:59	3
7/30/18 Escrow Transfer	73018 464.70	464.70	71793.87	
7/30/18 FT Transfer Pmt				
8/15/18 FTF XX3453-005 81518	1107.25- 121.95	985.30	70808.57	
8/15/18 FT Transfer Pmt				
8/15/18 Escrow Transfer	81518 464.70	464.70	71273.27	
8/15/18 FT Transfer Pmt				
9/16/18 FTF XX3453-005 91618	1107.25- 242.13	865.12	70408.15	
9/16/18 FT Transfer Pmt				
9/16/18 Escrow Transfer	91618 464.70	464.70	70872.85	
9/16/18 FT Transfer Pmt				
10/03/18 CHAPTER 13	72984 18.98-	18.98	70853.87	
10/16/18 FTF XX3453-005101618	1107.25- 225.70	881.55	69972.32	
10/16/18 FT Transfer Pmt				
10/16/18 Escrow Transfer	101618 464.70	464.70	70437.07	
10/16/18 FT Transfer Pmt				
11/16/18 FTF XX3453-005111618	1107.25- 231.81	875.44	69561.58	
11/16/18 FT Transfer Pmt				
11/16/18 Escrow Transfer	111618 464.70	464.70	70026.28	
11/16/18 FT Transfer Pmt				
12/14/18 FTF XX3453-005121418	1107.25- 208.16	899.09	69127.19	
12/14/18 FT Transfer Pmt				
12/14/18 Escrow Transfer	121418 464.70	464.70	69591.89	
12/14/18 FT Transfer Pmt				
1/15/19 FTF XX3453-005 11519	1107.25- 236.42	870.83	68721.06	
1/15/19 FT Transfer Pmt				
1/15/19 Escrow Transfer	11519 464.70	464.70	69185.76	
1/15/19 FT Transfer Pmt				
2/14/19 FTF XX3453-005 21419	1107.25- 220.35	886.90	68298.86	
2/14/19 FT Transfer Pmt				
2/14/19 Escrow Transfer	21419 464.70	464.70	68763.56	
2/14/19 FT Transfer Pmt				
4/10/19 FTF XX3453-005353140	1075.12- 401.51	673.61	68089.95	
4/10/19 FT Transfer Pmt				
4/10/19 LATE PAYMENT FEE353140	32.13- 32.13		68089.95	
4/10/19 Escrow Transfer	353140 464.70	464.70	68554.65	
4/10/19 FT Transfer Pmt				
5/01/19 FTF XX3453-005159248	1075.12- 152.84	922.28	67632.37	
5/01/19 FT Transfer Pmt				
5/01/19 LATE PAYMENT FEE159248	32.13- 32.13		67632.37	
5/01/19 Escrow Transfer	159248 464.70	464.70	68097.07	
5/01/19 FT Transfer Pmt				
5/10/19 Loan Add	46774 262.50	262.50	68359.57	
LEGAL FEE'S 6503837-20 J.ANDREWS				
5/17/19 FTF XX3453-005956306	1107.25- 115.87	991.38	67368.19	
5/17/19 FT Transfer Pmt				
5/17/19 Escrow Transfer	956306 445.21	445.21	67813.40	
5/17/19 FT Transfer Pmt				